

Stress Awareness Month: Financial planning research suggests high net worth women are more anxious about money

High net worth women (40%) are feeling more anxious about their finances than men (35%), according to new research. Expert shares tips to manage this.

LONDON, LONDON, UNITED KINGDOM, April 24, 2025 /EINPresswire.com/ -- As Stress Awareness Month shines a light on the connection between emotional and physical wellbeing, wealth manager [Saltus](#) has highlighted the growing anxiety being felt by women around personal finances.

New insight from Saltus suggests that financial pressures are not only increasing, but also that women are feeling the pressures more than men. According to the latest Saltus [Wealth Index Report](#), 40% of female respondents said their money makes them anxious, compared to 35% of men. The research also shows women are more likely to adapt their approach to inheritance tax planning, with 38% of women agreeing that they would pass on wealth more quickly during their lifetime, compared to 31% of men.

[Alex Pugh](#), financial planning expert at Saltus, said: "Women often find themselves at the centre of a complex web of financial and family responsibilities. Many are managing the needs of their children, their parents and possibly their business, all at once. When you add in concerns about the future, the pressure can become emotionally exhausting."

The research also suggests that men are more aware of their financial situations, possibly compounding the situation. For example, 12% of women were unsure of the current value of their pension pots, compared to just 7% of men.

"Financial wellness is about more than just numbers," Alex explained. "It is about creating a sense of control and clarity. When you understand where you are financially, and where you are going, the anxiety begins to lift. We work with women to build plans that reflect their lives, their responsibilities and their goals, helping them feel confident in the future."

"Good financial planning is not static," Alex said. "It has to adapt to your life. Women are not just thinking about themselves, they are planning for future generations. That level of responsibility needs to be matched with advice that is empathetic and personal."

5 top tips to prioritise your financial wellness from Alex:

1. Make time for regular financial reviews. Treat your finances like any other important part of your life. Block out time each quarter to sit down to review your position, for both the short and long term, and adjust as needed. This will help reduce stress and ensure decisions are made with clarity and foresight, not pressure.
2. Build your financial plan around your life, not just the numbers. Your responsibilities, whether childcare, ageing parents, or running a business, evolve over time. A great independent financial adviser or wealth manager will tailor a plan that supports your life today while preparing for the future, helping you feel more in control and confident.
3. Don't carry the financial burden alone. Difficult conversations around inheritance tax planning, care, or wealth transfer can be easier when started early. Engaging your partner, children, or other family members in discussions early not only lightens your emotional load but also creates a stronger foundation for long-term estate planning.
4. Use your wealth to support the life you want. You don't have to be overly cautious with your money to be responsible. With the right advice, wealth management strategies like lifetime gifting or trust structures can be empowering, helping you make the most of your wealth today while ensuring it supports your future and future generations.
5. Choose a financial partner who understands your world. Managing significant wealth is complex, and you don't have to do it alone. Find a financial adviser or wealth management firm that listens, speaks in clear terms, and builds strategies that reflect your values, goals and lifestyle. The right support brings both peace of mind and better outcomes.

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